

**REMARKS**

Claims 25, 39-43 are pending and stand rejected on § 101 subject matter and prior art grounds. Applicant has carefully considered the Office Action and associated comments therein and accepts the recommendation provided, relating to language necessary to overcome the § 101 proper subject matter rejection.

In addition, applicant has amended the claims to more clearly delineate the attendance right option characteristics, including vesting properties. Several other cosmetic changes have been made.

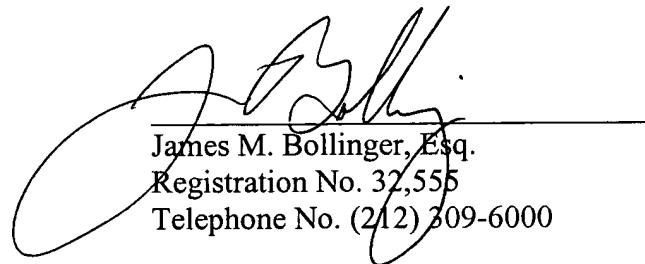
Applicant wishes to express his appreciation for the courtesy extended during the interview held on April 9, 2004 regarding the above amendments. It was agreed that the § 101 issue was properly addressed and that the amendments had significantly advanced prosecution on prior art grounds.

It is respectfully submitted that the prior art does not discuss, suggest or disclose the claimed invention, and issuance thereof is respectfully solicited.

No fee is believed to be due with this Amendment. However, if any fee is due, please charge that fee to Deposit Account No. 50-0310.

Respectfully submitted,

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I hereby certify that this correspondence is being deposited with the United States Postal Service on April 9, 2004 as First Class Mail in an envelope addressed to: Mail Stop AF Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450; and transmitted via Facsimile to the attention of Examiner Florian M. Zeender on April 9, 2004



Rosann Macchio